

What's New with Medicare in 2003



Senior Health Insurance
Information Program

Ask SHIIP

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Q: What is new with Medicare in 2003?

A: The new year is always a good time to evaluate your health status and goals. It is also important to make sure you are aware of any changes in your health insurance coverage and services. Here are some of the changes from Medicare:

Medicare costs: Medicare's co-pays, deductibles, and premium went up for 2003.

Part A (hospital)

Deductible per benefit period:
\$840

Coinurance for days 61-90:
\$210/day

Coinurance for days 91-150:
\$420/day

Skilled Nursing Coinurance
for days 21-100: \$105/day

Part B (Medical Insurance)

Deductible: \$100 per year (this did not increase)

Premium: \$58.70/month

Supplemental Insurance: Other insurances have also increased. If you are considering switching plans or companies for your Medicare supplemental (Medigap)

insurance you can call SHIIP at 1-800-452-4800 for a free packet of information. SHIIP volunteer counselors can help you analyze policies and give you suggestions on how to be a savvy consumer. You can also order Medicare's book 2002 Guide to Health Insurance for People with Medicare (Publication 02110) by calling 1-800-Medicare or visiting www.medicare.gov.

If you have insurance through a former employer, union, or group make sure you understand any changes in coverage and fees by talking to the benefits coordinator.

Medicare + Choice: A new way to receive your Medicare coverage is now available to residents of St. Joseph and Allen Counties. It is expected that the residents of Marion and surrounding counties will be added this spring. The company offering the Preferred Provider Organization (PPO) plan in Indiana is Advantage Health Systems (1-800-234-6127). Call SHIIP (1-800-452-4800) to have an unbiased discussion about whether or not this may be a good option for you.

Diabetics: Medicare has a new booklet called Medicare Coverage of Diabetic Supplies & Services (Publication 11022). You can order this booklet by calling 1-800-Medicare or by visiting their web site at www.medicare.gov.

Disability: If you are under 65 and on Medicare due to a disability and would like to go

back to work, Social Security has a new program called Ticket to Work. Through this program, your Medicare may continue for at least eight and one-half years after you go back to work. Your Social Security cash benefits may also continue. Call 1-800-772-1213 or visit your local Social Security office or visit www.ssa.gov/work.

Medicare Payments: You may have heard that an update to payment rates under Medicare Part B will result in a decrease in Medicare payments to physicians and other providers. The reduction is the result of a formula specified in the Medicare law and can only be fixed by Congress. To find out more contact your congressperson or go on line to www.cms.gov.

Prescriptions: Congress continues its discussions on a prescription benefit to Medicare. A Medicare endorsed discount prescription drug card program is scheduled to start the fall of 2003. In 2002 the discount program faced delays due to litigation that is still unresolved.

Living in Indiana you are lucky that since 2000 we have had a state sponsored program called Hoosier Rx that helps low-income seniors pay for their medications. Call toll free 1-866-267-4679 for an application.

SHIIP (1-800-452-4800) also has a free booklet called Finding Help with Prescriptions.

Address your questions to:
Ask SHIIP
311 W. Washington Street
Ste. 300
Indianapolis, IN 46204
Or higgins@qtm.net

SHIIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIIP sites.